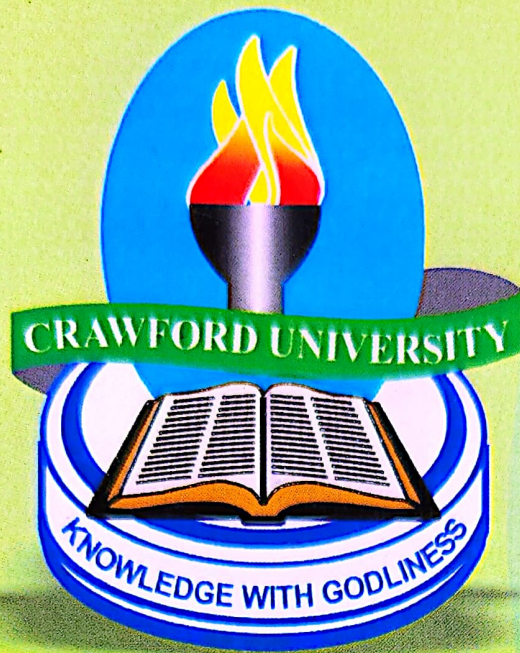




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THE EFFECT OF COMMUTING AND WORKPLACE ENVIRONMENT ON EMPLOYEE'S PRODUCTIVITY IN ACCESS AND SKYE BANK PLC

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Abstract

The study assessed the effect of commuting and work environment on employees' productivity using Access Bank and Skye Bank as case study. The study identified the major environmental factors that affected productivity; it examined the level of commuting coping measures to workplace, also it determined the effect of commuting on workers' productivity and finally identified the management techniques available in the workplace. The survey research was used to gather primary data through the use of structured questionnaire. A sample size of 130 respondents was

selected using simple random sampling techniques from the population which were staff of the financial institutions under study. Descriptive and inferential statistics were used to analyze the data. The findings of the study showed that physical environmental factors such as furniture, lighting, air quality and noise level have effects on employee's productivity. Using the Pearson product correlation analytical tool, the study revealed that cost of commuting has no significant relationship with productivity. The study however concluded that, the behavioural environmental factors which consist of fair treatment, meaningful recognition, interpersonal role of the supervisor, financial incentive have effects on the employee's productivity. It was recommended that, management should input well designed flexible working hours into their banking mode of operations, improve on the following measures; transport allowance, car loans and staff buses to cushion the troubles of commuting and finally supervisors should develop inter personal relationships with their subordinates.

1. Introduction

Commuting is the movement of employee from home to work place in order to discharge duties and to enhance organizational performance. Commuting is an important daily routine for the individual and it has various effects on commuters such as mood swings, stress and misconduct of monetary resources. Previous studies viewed low productivity as a result of poor pay system, absence of fringe benefits, inappropriate leadership style, wrong job location and unfavorable organizational change while the concept of commuting and work environment are not popular.

Consequently, the issue arises as to which type of work environment be maintained by an enterprise in order to enhance workers' productivity. The perceptions of work environment as a critical determinant of individual behavior imply that issues of employees have direct relationship with the work environment. The environment is man's

immediate surrounding which he manipulates for his existence. Wrongful manipulation introduces hazards that make the environments unsafe and impede the productivity rate of the worker. The workplace environment is the most critical factor in keeping an employee satisfied in today's business world.

1.2. Statement of Problem

Worker's productivity in any organization is the most important aspect towards maintaining the profit level to be attained by the company. Although, the work place environment in majority of industry is unsafe and unhealthy. These includes poorly designed workstations, unsuitable furniture, lack of ventilation, inappropriate lighting, excessive noise, insufficient safety measures in fire emergencies and lack of personal protective equipment. People working in such environment are prone to occupational disease and its impacts are seen in employee's performance. Therefore, the factors of workplace environment in the industry could affect the employees' health and performance and thus gives a great impact towards the employees' performance thus productivity is decreased due to the workplace environment.

It is not the actual commute that most employee dislike, it is the hassle of dealing with traffic, long lines, and rude people that make the trip so despised. It doesn't matter how an employee gets to work whether it's by car, train, plane, boat, or just walking, there's always one or more aspects of the commute that person would like to change. How an employee starts the day is an important indicator of his or her attitude for the rest of that day.

The research will center on work environment and its influence on workers' productivity. Conducive work environment eradicates the problem of psychological pains of the workers, stress, ill health of workers and so on. Organizational environment accounts for the rather low productivity of the Nigerian workers.

However, majority of productivity problems reside in the work environment of organizations. The type of work environment in which employees operate determines the way in which such enterprises prosper. Human Resource executives need to consider new strategies for recruiting and retaining best fit talents for their

organizations. Higher salaries and compensation benefits may seem the most likely way to attract employees. However, quality of the workplace environment may also have a strong influence on a company's ability to recruit and retain talented people.

1.3. Objective

The general objective of the research is to examine the effect of commuting and workplace environment on employees' productivity with a view to evaluating the existing physical work environment. The specific objectives are: to identify the major environmental factors that affect productivity, it examined the level of commuting coping measures to workplace, also to determine the effect of commuting on workers' productivity and finally identify the management techniques available in the workplace.

1.4. Research Hypothesis

The following hypotheses were formulated and would be tested against the research findings.

- i. H_0 : Cost of commuting to workplace has no significant influence on employees' productivity.
- ii. H_1 : Cost of commuting to workplace has significant influence on employees' productivity.

2. Literature Review

The need to provide a safe work environment for employees has had a long history in human resource management. Spector and Beer (1994) in model of human resource management acknowledged that work systems cannot only affect commitment, competence, cost effectiveness and congruence but also have long term consequence for workers' wellbeing; evidence indicated that work systems designs may have effects on physical health, mental health and longevity of life itself. Conducive work environment ensures the wellbeing of employees which invariably will enable them exert themselves to their roles with all vigor that may translate to higher productivity (Akinyele, 2007). It is the quality of the employee's workplace environment that most impacts on the level of employee's motivation and subsequent performance.

Nigerian banking sector is growing very fast and considered dynamic sector both for the employees and employers as well. A banking job is considered a job full of stress, a lot of mental exercise is involved while working in a bank. The organizations are now taking measures to placate the employee by adopting ergonomic design in surroundings of the work place for human comfort. Conducive working environment plays a pivotal role in keeping employees cool and contented. That is the reason apparent office design and working environment is developed in such a way that motivates employees to put their best efforts to generate optimum productivity. As banking sector are categorized among the services sector so these professions depend on their employees for generating efficiency, effectiveness, and core competencies for attracting and retaining potential customers and for rendering quality of services to the customers. So for this reason direct and indirect factors related to job satisfaction so as to give maximum produce are given great importance so that the employees are able to put their best efforts to generate best results in the organization.

2.1. Conceptual Review

A work environment can be identified as the place that one works, which means the milieu around a person. It is the social and professional environment in which a person is supposed to interact with a number of people. The work environment has a significant impact upon employee performance and productivity. By work environment we mean those processes, systems, structures, tools or conditions in the workplace that impact favorably or unfavorably individual performance. The work environment also includes policies, rules, culture, resources, working relationships, work location, and internal and external environmental factors, all of which influence the ways those employees perform their job functions.

Kohun (1992), defines work environment as “an entirety” which comprises the totality of forces, actions and other influential factors that are currently and, or potentially contending with the employee's activities and performance. Work environment is the sum of the interrelationship that exists within the employees and the employees and the environment

in which the employees work. Work environment, according to Opperman (2002), is a composite of three major sub-environments via: the technical environment, the human environment and the organizational environment.

2.2. Component of the Working Environment

Work environment can be described in terms of physical and behavioral components Leblebici (2012). These components can further be divided in major attributes and operationalized in the form of different independent variables. It is generally understood that the physical design of offices are important factors in organizational performance. The empirical research by Stallworth (1996) has also shown that when human needs are considered in office design, employees work more efficiently.

2.2.1. Work Environment In The Physical Component.

Physical work environment include the office building, the furniture, the lighting, color scheme, noise level and the condition of the air in the office (Kamarulzaman, Saleh, Hashim, & Abdul-Ghani, 2011; Anil & Manisha, 2014). It is the totality of all surrounding the place the office is operating such that may impact or impede the business organization. The components of physical environment are:

a. Office Furniture

Anil and Manisha (2014) describe office furniture has comprising of desks, chairs, the filing system, shelves, drawers, and so on. All these components have a specific role to play in the proper functioning of any office and the productivity and the efficiency of the employees. One of the most important thing to be considered while buying office furniture is to ensure whether it is ergonomic or not. Ergonomics of office furniture is important because an employee has to work with them for the entire time that he is on office, and if they are uncomfortable and not user friendly, their working style and efficiency gets hampered considerably, in turn affecting the overall organizations. Non-ergonomic office furniture can also lead to health problems of employees, which again has an adverse effect on the productivity.

b. Noise

It is probably the most frequently forgotten of the environmental pollutants whose effects can be far-reaching. Noise harms us in more ways than we can think of and at times without us even knowing about it. We cannot have a noise free world but we sure can have a noise safe world. There are various sources of noise pollution. In some places noise from construction projects predominate, while in others it is vehicular traffic or noise from airports. Other sources include the noise in occupational settings or even the noise of simultaneous conversations. **Betts (1998) and Jafar et.al. (2013) emphasized that noise has a detrimental effect on health, and performance of staff. It contributes to difficulty in concentration.** However, according to Keeling and Kallaus (1996) people cannot achieve good performance in a silent environment, because at some level, sound may generate a healthy background and can also assist employees accomplish their work. If there is soft background sound, which is coming from instrumental music, and there is an employee who has to tackle claims from some inpatient customers, the background sound in turn, will assist him/her to become more relaxed in solving the customer's problems. In contrast, if the sound background is quite hard, which may develop from the telephone ringing and loud conversation among people in the same room, this situation can hamper both the employee and customers. . In general, noise can influence employees while doing their work and the impact can be both positive and negative.

c. Temperature

What temperature works best for one's productivity depends on one's body. For a thin person, a higher temperature might be better. But for someone not as thin, a lower temperature may work better. Possible Effects of Temperature/Humidity include high temperature levels: Employee lethargy and tiredness as a result of increased body temperature lead to possible efficiency decrease. Low Temperature Levels decrease in efficiency due to cooler body heat and shivering. High humidity in itself may not be a direct problem, but it does increase our susceptibility to high temperature levels as evaporation of body sweat is

impeded. Low Humidity Levels have a debilitating effect on our ability to breathe and swallow without discomfort as our mouths and noses can become dry due to the increased level of evaporation in the surrounding environment.

According to Anil & Manisha (2014), workers will not thrive well in bad weather such as high sunny or rainy weather. It may have adverse effect on the performance has to be moderate and cozy to suit the body temperature of workers.

d. Lighting System

Up until recently, the only purpose of indoor lighting was to aid with visually directed tasks when there wasn't enough external light, a recent discovery has shown that light has an impact beyond merely helping us see. Non visual receptors in the retina of the eye form nerve pathways that directly influence our biological clock, the part of our brains that controls and moderates sleep and wakefulness, directly affecting our levels of alertness. The brightness of office light effects alertness, concentration, and task performance. Adjusting the type and quality of light can significantly improve working experience and productivity. **Any lighting system which does not enhance employee's ability to see their task very well will obviously have a negative effect on the interest, attitude and morale's of workers (Leblebici, 2012).**

e. Office Site

The location of office should be on site where workers can easily reach them. When the location of office is bad, it will be difficult for workers to transport themselves to the place. Research works state that office layout is concerned with the maximum utilization of the available usable space. It also involves the re-arrangement of the available space in the light of technological and business development. Lee & Brand (2005) stated that poor utilization of office space slows down the working condition due to poor space planning. Movement of material is not easily carried out and it is difficult for work supervision due to wrong placement of material and human

resources. Poor layout may lead to communication breakdown.

f. Cleanliness

A clean environment projects a healthy environment and business. Unclean environment affects employees and conditions of equipments. Poor sanitary conveniences such as toilets, absence of wash hand basin, soap, and towel etc may lead to food poisoning. Matthew et.al. (2010), commenting on the effect of office environment stated that poor environment contributes to employees' low performance, low quality output, increase wastages, and low turnover rate. It equally can lead to job dissatisfaction and low productivity. Office environment should be welcoming, because poor making environment exposes employees to injuries. An office environment should be one that will protect employees during emergency conditions.

g. Coloration

Color is a visual phenomenon triggered by the response to the stimulation of light. It pervades every aspect of our lives, embellishes the ordinary and gives beauty and drama to everyday objects (Holtzschue, L. 2002). Colors in the office workplaces are very important to ensure efficiency in the working environment. Garriss and Monroe (2005) state that color influences not only mood but also wellness and productivity. According Syahrul & Emma (2010), colors also affect psychological aspects of the building's occupants. They further stated that some colors provide calmness, some provide comfort, some are stimulating and many others have an impact in different ways. This means that color will affect the mood of the occupant of the space. So, appropriate color should be chosen to ensure the mood of the employees is good in order to encourage productivity. Productivity is rarely correlated with color; however, the color scheme does play an important role in the working environment.

2.3. Productivity

Productivity is an average measure of the efficiency of production. It can be expressed as the ratio of output to inputs used in the production

process, i.e. output per unit of input. At the company level, typical partial productivity measures are such things as worker hours, materials or energy per unit of production. In macroeconomics one wants to examine an entity of many production processes and the output is obtained by summing up the value-added created in the single processes. The most well-known and used measure of value-added is the GDP (Gross Domestic Product). It is widely used as a measure of the economic growth of nations and industries. GDP is the income available for paying capital costs, labor compensation, taxes and profits.

Mali (1978) sees productivity as “the measure of how resources are brought together in organizations and utilized for accomplishing a set of results. The term employee productivity is commonly used to refer to the volume of goods and services produced or rendered per employee within some specific unit of time (year, month, week, day or hour). Productivity is seen as the power of employees, that is, ability of employee to turnout used values (goods and environment which appear to have been the key factor inhibiting higher productivity”.

2.4. Commuting Individuals

Humans are not commodities and individually do not necessarily respond predictably to the interpersonal dictates of spatial interaction constraints. To survive the people must be mobile and react to distance, time, and cost considerations of movement in space. Regular movements defining our individual activity space are undertaken for different purposes and are differently influenced by time and distance considerations. The kinds of activities individual engage in can be classified according to types of trip. Journey to work plays a decisive role in defining the activity space of most adults. The daily activities of humans: travelling especially between home and work all consume time and affects whatever an individual plans to achieve within the stipulated time.

Daily commuting routine is especially consequential in industrialized communities and across metropolitan areas, with its individual and organizational outcomes and environmental and economical externalities. Commuting distances and time spent travelling to work is clearly increased within recent decades along with increased costs to workers, organizations and to the environment. Commuting has inevitable

consequences for workers. Monetary costs of transportation outstands as one of the most important factors upon deciding the job search location, intention to change jobs and to quit, and evaluating the wage offered for job candidates. Besides wasting quality time, it may lead to stress and loss of productivity. Long commuters experience problems related to quality of daily life and health. They report physiologic symptoms such as tiredness, stiffness in muscles and joints, lower back pain and various psychological symptoms such as anger, nervousness, tension, negative mood and difficulty in focusing attention. For users of public transportation, these problems mainly arise from unreliability of services and delays. For car users, these problems generally arise from traffic volume and driving behavior of other road users (Koslowsky, Aizer, & Krausz, 1996).

Commuting should be evaluated in several dimensions such as commuting mode, distance and speed. Individuals mainly assess their journey based on their travel mode (vehicle in that sense), but also holding distances constant, relatively high speed commuters are considered less stressful on their trips. While financial considerations play a major role in selecting the commuting method. Recent study in the United States report that 48 % of working adults reported their job dissatisfaction as an impact of commuting, 32% took commuting into consideration when deciding their current job, 27% of the respondents stated that they could perform their duties from home and 15% of the respondents reported they would change their jobs for a shorter commute (*Road Wage Survey*, 2011). Also as stated by Kluger (1998), long distance commuting can easily be associated positively with tardiness.

3. Methodology

3.1. Area of Study

The research study focuses on work environment and employee productivity in the banking sector with reference to Access bank plc and Skye Bank plc. Access bank is one of the five largest banks in terms of loans, assets, deposits and branch network; a feat which has been achieved through strong long-term approach to client solutions-providing committed and innovative advice. As part of her expansion process, Access Bank announced the acquisition process of the former Intercontinental Bank to become one of the largest bank in Nigeria with over 5.7 million customers and over 1,600 Automated Teller Machines

(ATMs). Access bank is a full service commercial bank operating through a network of about 366 branches and service outlets located in major centers across Nigeria, Sub Saharan Africa and United Kingdom. Access Bank is a large financial institution with an asset base in excess of US\$12.6 billion (NGN: 2.02 trillion) as of February 2012.

Skye Bank is a commercial bank based in Nigeria which is one of the twenty-six banks licensed by the Central Bank of Nigeria. With a cumulative wealth of experience that spans over 50 years, Skye Bank is historically one of the oldest Banks in Nigeria and West Africa. Skye Bank is a large financial service provider in West Africa and Central Africa. The bank as part of its growth and expansion strategy began the process of exploring commercial and business opportunities in other African countries and they include Sierra Leone, the Gambia, Sao Tome and Principe, The Republic of Guinea, Liberia, Angola, and Equatorial Guinea.

Data were collected from primary and secondary data. Primary data was collected through administration of structured questionnaire. The population of study included all categories of staff of Access Bank Plc, Lagos and Skye Bank Plc, Ondo State totaling 300 employees. Respondents of this study are selected from Personnel, Marketing, Administration, Information Technology and Finance.

Simple random sampling was used to select the sample size of one hundred and thirty (130) respondents, then 130 questionnaires was administered.

The data collected was analysed using descriptive and inferential. The descriptive method such as Percentages, was used for the first and the last objectives while inferential statistics such as Regression and Pearson product moment correlation (PPMC) was used to analysis the second and third objective and the hypothesis for the study.

4. RESULTS

From table 1, 3% of the respondents strongly agreed that employees' productivity are affected by the furniture in their office while 64%, 28% and 5% agreed, disagreed and strongly disagreed respectively. This showed that 67% of the respondents see furniture as a major determinant

of workers productivity.

Table 1: Physical environmental factors affecting Employee's Productivity

1. Furniture as a factor that influences workers productivity				
STATEMENTS	Level of Agreement (%)			
	Strongly Agree	Agree	Disagree	Strongly Disagree
Employees productivity are affected by the furniture in their office	3	64	28	5
2. Temperature as a factor that influences workers productivity				
STATEMENTS	Level of Agreement (%)			
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE
Fluctuations in temperature within my work environment has an impact on my work	1	64	33	2
Lightning as a factor that influences workers' productivity				
STATEMENTS	Level of Agreement (%)			
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE
Lightning in the workplace is a crucial factor towards attaining a better working environment.	22	78	0	0
4 Noise as a factor that influences workers productivity				
STATEMENTS	Level of Agreement (%)			
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE
High noise level in the work environment affects my concentration at work	31	58	7	4
5. Organizational environment as a factor that influences workers productivity				
STATEMENTS	Level of Agreement (%)			
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE
The organization environment is conducive to high productivity	20	80	0	0

Source: Field survey, 2015.

From table 1 the following deductions could be made that productivity are affected by the furniture in work place 64%, 28% and 5% agreed, disagreed and strongly disagreed respectively. This showed that 67% of the respondents see furniture as a major determinant of workers productivity. It was observed that 64%, agreed, with the statement that says temperature in the work environment affect workers works.. This revealed that workers productivity are affected by fluctuations in temperature. On lightning in workplace is crucial and influences workers influence 78%. This clearly showed that Light is a highly essential for high workers productivity. Also, it was found that 58%, of the respondents strongly agreed, that noise level in the work environment affected their concentration at work. It followed that 89% of the respondents' productivity are hindered by noise. On organizational environment as a factor that influences workers' productivity. It is therefore evident that conducive environment is a major determinant of workers' productivity.

Table 2. Behavioural environmental factors affecting employee's productivity

1. Fair treatment influences workers productivity				
STATEMENTS	Level of Agreement (%)			
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE
Fair treatment motivates all employees to do and develop their tasks with full of interest.	23	75	2	0
2. Table 15 Supervisor's interpersonal role influences workers productivity				
STATEMENTS	Level of Agreement (%)			
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE
Interpersonal role of the Supervisor is important to encourage positive relations and increase self-confidence of the employee.	23	77	0	0
3. Useful feedback influences workers productivity				

STATEMENTS	Level of Agreement (%)			
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE
I receive useful feedback from my manager or supervisor on my job performance	14	81	5	0
4. Meaningful recognition influences workers productivity				
STATEMENTS	Level of Agreement (%)			
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE
I receive meaningful recognition for a job well done	9	56	35	0
5. Employee's knowledge of work influences their productivity				
STATEMENTS	Level of Agreement (%)			
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE
I know how my work contribute to the achievement of my department's goals	38	62	0	0
6. Employee's knowledge of goal influences productivity				
STATEMENTS	Level of Agreement (%)			
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE

Source:

Table 2. Showed the behavioral factors that influence productivity. They are fair treatment of all employees to do and develop their tasks with full of interest, 75%, Supervisor's interpersonal relationship 77%. On useful feedback as it influences workers' productivity it was found to enhance job performance. Receiving meaningful recognition for a job well done was a motivator 56%, while Achievement had 62%, paid incentive 72%..

1.1. Determining the effect of Commuting on Employees' Productivity.

In determining the conformity of the variable with statistical expectations, the adjusted R^2 must be above 50% and all the independent variables must be negatively related to the dependent variable

(Productivity proxy by salary).

From table 3, it was observed that time spent to workplace by bankers and cost of feeding during transit had negative effect on their productivity which is in conformity with *a priori* expectation. A unit increment in both commuting time and cost of feeding will reduce their productivity by 0.26. Contrary to *apriori* cost of transport to work place and distance travelled were positively related to productivity.

The R^2 signified that 61.1% of the total variations in productivity were jointly accounted for by the independent variables. The high significant level of all the independent variable signified that there is no significant relationship between the independent variables and the dependent variable.

Table 3: Regression result

Dependent variable	Standardized coefficient B	Standard Error	Significant level
	B		
Constant	191840.142	106959.193	0.147
Cost of transport	0.051	6.1820	0.899
Time spent	-0.259	10.3596	0.641
Cost of feeding	-0.255	36.2337	0.627
Distance covered	0.599	19.9769	0.163
$R^2 = 61.1$			

From table 3, the derived explicit regression equation is stated below

$$\text{Productivity} = 191840.142 + 0.051 \text{ Cost of transport} - 0.0259 \text{ Time spent} - 0.255 \text{ Cost of feeding} + 0.599 \text{ Distance covered}$$

(6.1820)
(10.3596)
(36.2337)

(19.9769)

Note: Figures in parenthesis are standard errors of estimates

Hypothesis Testing

The hypothesis states that there is no significant correlation between cost of commuting to workplace and employees' productivity. In order to test the hypothesis, a Pearson product moment correlation was conducted, used to test the hypothesis at 0.05 level of significance. The respondent scores on cost of commuting to place of work and correlated with their Productivity proxy by salary received, the analysis result are summarised in table 4.

Table 4: Pearson correlation analysis showing the relationship between cost of commuting to place of work and productivity

<i>Variables</i>	<i>N</i>	$\bar{X}$	<i>SD</i>	<i>Df</i>	<i>r</i>	<i>p-val</i>
Cost of commuting	100	707.07	407.23	99	0.067	0.276
Salary	100	1393200	12658			

Source: Field survey, 2015.

The result of the Pearson correlation according to table 4 indicated that there is no significant correlation between Cost of commuting ($N=100$, $\bar{X}=707.07$, $SD=407.23$) and productivity ($N=100$, $\bar{X}=1393200$, $SD=12658$), $\{r(99) = 0.067, p=0.276\}$. This analysis suggests that cost of commuting has no significant relationship with productivity. The null hypothesis is therefore accepted and alternate rejected.

1. Summary, conclusion and recommendation

This study focused on how commuting and workplace environment affects the productivity of workers in the banking sector. Many of the financial organizations limit enhancement of employees' productivity to the acquisition of skills through training and development. However, majority of the problems of productivity reside in the work environment of the organizations.

The type of work environment in which employees operate determines how much energy and dedication workers put to work which ultimately translate to the height of achievements of the

organizational goals. The ease of commuting has been discovered to interfere with workers' attitudes and level of productivity at work.

This paper concluded that productivity of workers depends on the level of commuting activities employed by the workers and the available working environments. It also concluded that a lot of environmental factors present at the workplaces within the financial institutions and that commuting related activities and expenses affected the level of productivity of the workers. This means that productivity could be enhanced if certain factors are looked into by management of financial institutions which will ultimately lead to enhanced profitability to the organization.

Based on the findings the following recommendations were made:

- i. provide adequate measures like transport allowance, car loans and staff buses to cushion the troubles of commuting.
- ii. have supervisors that will develop inter personal relationships with their subordinates.
- iii. provide a calm and conducive working environment.
- iv. Make available incentives that will motivate workers as they put in more efforts in achieving their individual and collective official targets.

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